REMARKS

Claims 34, 36 - 44, 49, 51 - 59, 64, and 66 - 74 were examined. Claims 1 - 33, 35, 45 - 48, 50, 60 - 63, 65, and 75 - 78 were previously canceled.

Claims 34, 36, 37, 44, 49, 51, 52, 59, 64, 66, 67, and 74 have been amended to correct minor informalities. No change is made to the scope of the claims by the corrections. Those claims remain pending.

No new matter has been introduced into the application by these amendments.

Allowable Subject Matter

Applicant notes with appreciation that claims 34, 36 - 44, 49, 51 - 59, 64, and 66 - 74 contain allowable subject matter.

Claim Rejections - 35 USC §112

Claims 34 and 49 were rejected under 35 USC §112 as being allegedly indefinite because the preambles and the bodies of those claims both recite "a" hardware token. Claims 34 and 49 have been amended as suggested by the Examiner to obviate the rejection. A similar amendment has been made to claim 64. No change to the scope of those claims is intended by this amendment.

Claims 37, 52, and 67 were rejected under section 112 as being allegedly indefinite because claims 36, 51, and 66, and also claims 37, 52, and 67 all recited "a non-varying server specific value V." The rejection is traversed, as explained below. Nevertheless, claims 37, 52, and 67 have been amended to depend from claims 36, 51, and 66, respectively, to obviate the rejection. No change to the scope of those claims is intended by this amendment.

The rejection suggests that the Examiner may have perceived that claims 37, 52, and 67 depended from claims 36, 51, and 66, respectively. That is incorrect. Claims 36 and 37 both depended directly from the same base claim, as did claims 51, 52 and claims 66, 67, respectively. Therefore, independently introducing the same new element "V" in each of those claims was proper, because the claims from which they respectively depended did not already comprise that element.

Claims 49, and 51-59 were rejected under 35 USC §112, ¶2 as being allegedly indefinite because various "means for" elements allegedly do not have a corresponding algorithm

or structure. This is understood to be a rejection under 35 USC \$112, \$6, and is responded to on that basis. The rejection is traversed. The specification is replete with descriptions of servers, host computers, and hardware tokens having well-explained capabilities and operating in accordance with well-explained protocols, easily satisfying the requirements of section 112. Nevertheless, claim 49 has been amended to eliminate its "means plus function" format, to obviate the rejection. Claims 51-59 appear to have been rejected as depending from a rejected base claim. Because the rejection of their base claim (claim 49) is obviated by the amendment, the rejection of those claims is also obviated for the same reasons.

Claims 38, 44, 53, 59, 64, and 74 were rejected based on the same rationale addressed above in connection with claims 39 and 49. The rejection is traversed for the same reasons discussed previously. Nevertheless, claims 38, 44, 53, 59, 64, and 74 have been amended to obviate the rejection. No change to the scope of those claims is intended by this amendment.

Reconsideration and withdrawal of the section 112 rejections of claims 34, 36 - 44, 49, 51 - 59, 64, and 66 - 74 are respectfully requested.

Conclusion

No other matters remain. In view of the foregoing amendment and remarks, applicants respectfully submit that the present application, including claims 34, 36 - 44, 49, 51 - 59, 64, and 66 - 74, is in condition for allowance and an early notice of allowance is respectfully requested. The examiner is invited to contact the undersigned or his associate Michael Berman, Esq. at 215-988-1164 if that would expedite prosecution.

Respectfully submitted,

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